

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA

NOTICE OF CHAPTER 13 BANKRUPTCY CASE, MEETING OF CREDITORS, & DEADLINES

The debtor(s) listed below filed a Chapter 13 bankruptcy case on September 7, 2005

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office and the staff of the Chapter 13 trustee's office cannot give legal advice.

See Reverse Side For Important Explanations.

DEBTOR(S): CASSANDRA MARI A GORE 2 KI LBURN LANE DURHAM NC 27707	CASE NUMBER 05-82613
AKA: DBA:	SSN/TAXPAYER ID NOS. XXX-XX-4930
ATTORNEY FOR DEBTOR(S): JOHN T ORCUTT 6616-203 SIX FORKS ROAD RALEIGH NC 27615 (919) 847-9750	CHAPTER 13 TRUSTEE: RICHARD M HUTSON II P O BOX 3613 DURHAM NC 27702-3613 (919) 688-8065

Meeting of Creditors

DATE: October 14, 2005 LOCATION: Creditors Mtg Room, 4th Fl
TIME: 01:00 P. M. Durham Centre
300 West Morgan St., Durham, NC 27701

Deadlines

By Local Rule of this court, claims with attachments must be filed in duplicate directly with the Chapter 13 trustee's office as set forth above. A creditor holding a secure claim is requested to submit the claim to the trustee's office at least two days prior to the Meeting of Creditors.

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit):	January 12, 2006	For a governmental unit:	March 6, 2006
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Filing of Plan, Hearing on Confirmation of Plan

The debtor(s) has filed a plan. A summary of the plan appears below. After the conclusion of the Meeting of Creditors, you will be sent a copy of this proposed order of confirmation and notice of time for filing objections to confirmation of plan and date of hearing on timely filed objections.

Plan summary:

Plan proposes that the trustee will receive a total of \$ 1710.00 per month for 57 months.

Creditors May Not Take Certain Actions

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

ACCOUNT NUMBER:

CREDITOR:

WILLIAM SCHWENN
CLERK, U. S. BANKRUPTCY COURT
P. O. BOX 26100
GREENSBORO, NC 27402-6100

BANKRUPTCY CLERK'S OFFICE:
UNITED STATES BANKRUPTCY COURT
OFFICE OF THE CLERK
P. O. BOX 26100
GREENSBORO, NC 27402-6100
(336) 333-5647

HOURS OPEN: 8:00 A. M. TO 5:00 P. M.

For The Court

CLERK OF BANKRUPTCY COURT:

WILLIAM SCHWENN

DATE:

September 20, 2005

Explanations

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for the relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan is included with this notice and you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Creditors May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking action to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case with the exception of claims should be filed at the bankruptcy clerk's office at the address listed on the front side. Claims are required to be filed in duplicate with the Chapter 13 trustee's office. You may inspect all papers filed including the list of the debtor's property and debts at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office and the staff of the Chapter 13 trustee's office cannot give legal advice. You may want to consult an attorney to protect your rights.
- Refer To Other Side For Important Deadlines and Notices –	

C E R T I F I C A T E O F S E R V I C E

I hereby certify that notice of 341 Meeting was sent by first class mail to the below listed parties at the addresses supplied as follows:

RI CHARD M HUTSON II
P O BOX 3613
DURHAM NC
27702-3613

WILLIAM SCHWENN
CLERK, U. S. BANKRUPTCY COURT
P. O. BOX 26100
GREENSBORO, NC
27402-6100

CASSANDRA MARI A GORE
2 KILBURN LANE
DURHAM NC

JOHN T ORCUTT
6616-203 SIX FORKS ROAD
RALEIGH NC

27707-0000

27615-0000

FIRST FRANKLIN LOAN SERVICE
P O BOX 1838
PI TTSBURGH NC

GUNTER & FLOWERS PLLC
123 GLENWOOD AVE
RALEIGH NC

15230-0000

27603-0000

ONYX ACCEPTANCE CORPORATION
27051 TOWNE CENTRE DRIVE
FOOTHILL RANCH CA

WILSHIRE CREDIT CORP
P O BOX 85171
PORTLAND OR

92610-0000

97207-0000

DURHAM COUNTY ASSESSMENT
P O BOX 1309
DURHAM NC

DIRECTOR OF INTERNAL REVENUE
SPECIAL PROCEDURES SECTION
320 FEDERAL PLACE ROOM 335
GREENSBORO NC

27702-1309

27401-0000

MOTOR VEHICLE COMMISSION
DATA BASE CORRECTION UNIT
P O BOX 141
TRENTON NJ
08666-0000

NC DMV
SAFETY RESPONSIBILITY UNIT
3108 MAIL SERVICE CENTER
RALEIGH NC
27699-0000

NC DEPARTMENT OF REVENUE
BANKRUPTCY UNIT/OFFC SERV DIV
P O BOX 1168
RALEIGH NC
27602-1168

CREDIT BUREAU OF GREENSBORO
P O BOX 26140
GREENSBORO NC

27402-0000

CSDDUR
P O BOX 530
DURHAM NC

WESLEY E KING DDS
2705 CHAPEL HILL ROAD
DURHAM NC

27702-0000

27707-0000

BK-NUMBER: 05-82613 PAGE 1 - CONTINUED ON NEXT PAGE

C E R T I F I C A T E O F S E R V I C E

I hereby certify that notice of 341 Meeting was sent by first class mail to the below listed parties at the addresses supplied as follows:

EMPLOYMENT SECURITY COMM OF NC
BENEFIT PAYMENT CONTROL UNIT
P O BOX 25903
RALEIGH NC
27611-5903

ERIE INSURANCE EXCHANGE
77 HARTLAND STREET STE 401
EAST HARTFORD CT
06128-0000

LDC COLLECTION SYSTEM
P O BOX 4775
TRENTON NJ
08650-0000

MERCER COUNTY BOARD OF SS
P O BOX 1450
TRENTON NJ
08650-0000

PRO ACTIVE SOLUTIONS
BRENNER AMERICAN
40 DANIEL STREET
FARMINGDALE NY
11735-0000

SOUTHWEST STUDENT SERVICES
P O BOX 41150
MESA AZ
85274-0000

VERIZON WIRELESS
3 VERIZON PLACE
MAIL CODE 3B1-1HR
ALPHARETTA GA
30004-0000

AFNI
P O BOX 47248
OAK PARK MI
48237-0000

WACHOVIA
P O BOX 105513
ATLANTA GA
30347-5513

NATIONAL ASSET MANAGEMENT
P O BOX 724747
ATLANTA GA
31139-0000

SPRINT PCS
CUSTOMER CARE
P O BOX 8077
LONDON KY
40742-8077

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JUDGE: Catharine R. Carruthers DATED: September 20, 2005
BK-NUMBER: 05-82613 s/ Dani Stevens

PAGE 2 OF 2